Case 09-36435 Doc 1 Filed 09/30/09 Entered 09/30/09 15:32:29 Desc Main Document Page 1 of 46

B1 (Official	Form 1)(1/	08)				oamon		igo ± o				
			United No			ruptcy of Illino					Vo	luntary Petition
	Name of Debtor (if individual, enter Last, First, Middle):  Mason, Robert R						Name of Joint Debtor (Spouse) (Last, First, Middle):  Mason, Lannah M					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					(inclu	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  AKA Lannah M Mitter						
Last four dig		Sec. or Indi	ividual-Taxp	ayer I.D. (	(ITIN) No./	Complete E		our digits ore than one, s		r Individual-	Taxpayer I	.D. (ITIN) No./Complete EIN
Street Addre <b>541 Ind</b> i		`	Street, City,	and State)	<u>-</u>	ZIP Code	Street 54 Ca	Address of	f Joint Debtor		reet, City,	ZIP Code
County of R  Dupage		of the Prin	cipal Place o	of Busines		60188		ty of Reside	ence or of the	Principal Pl	ace of Bus	60188 iness:
Mailing Add	dress of Deb	otor (if diffe	erent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	or (if differe	ent from str	reet address):
					Γ	ZIP Code	:					ZIP Code
	Principal A from street		siness Debto ove):	r								
(Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  (Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			(Checl lth Care Bu gle Asset Ro 1 U.S.C. § road ckbroker amodity Br aring Bank er  Tax-Exe (Check bo) otor is a tax- er Title 26 of	eal Estate as 101 (51B)  oker  mpt Entity  a, if applicabl	e) anization d States	defined "incuri	the later 7 ter 9 ter 11 ter 12	Petition is F	hapter 15 lf a Foreign hapter 15 lf a Foreign hapter 15 lf a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding		
☐ Filing For attach sing is unable ☐ Filing For	igned applicate to pay fee fee waiver re	thed  in installmation for the except in integrated (appearance)	ee (Check o nents (applic e court's con- nstallments. I oplicable to c e court's con-	ne box)  able to inc sideration Rule 1006	lividuals on certifying t (b). See Offi	aly). Must hat the debt cial Form 3A only). Must	Check	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debt acontingent l are less that ith this petiti n were solici	s defined in or as defined in \$2,190,0 ion.	n 11 U.S.C. § 101(51D). ed in 11 U.S.C. § 101(51D). debts (excluding debts owed 00.  ition from one or more S.C. § 1126(b).
☐ Debtor e	estimates tha	nt funds will nt, after any	nation  I be available exempt proper for distribut	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N  1- 49	Number of C 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A  So to \$50,000	Assets  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated L  \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Mason, Robert R (This page must be completed and filed in every case) Mason, Lannah M All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Gregory K. Stern September 25, 2009 Signature of Attorney for Debtor(s) (Date) Gregory K. Stern 6183380 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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### **Voluntary Petition**

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Robert R Mason

Signature of Debtor Robert R Mason

### X /s/ Lannah M Mason

Signature of Joint Debtor Lannah M Mason

Telephone Number (If not represented by attorney)

### **September 25, 2009**

Date

### Signature of Attorney\*

### X /s/ Gregory K. Stern

Signature of Attorney for Debtor(s)

#### Gregory K. Stern 6183380

Printed Name of Attorney for Debtor(s)

### Gregory K. Stern, P.C.

Firm Name

53 West Jackson Boulevard **Suite 1442** 

Chicago, IL 60604

Address

### (312) 427-1558 Fax: (312) 427-1289

Telephone Number

### **September 25, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Mason, Robert R Mason, Lannah M

### **Signatures**

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

		Not then District of Inmois		
In re	Robert R Mason Lannah M Mason		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
requirement of 11 c.s.c. § 105(n) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Robert R Mason
Robert R Mason
Date: September 25, 2009

## Case 09-36435 Doc 1 Filed 09/30/09 Entered 09/30/09 15:32:29 Desc Main Document Page 6 of 46

B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

		1 (of the District of Immors		
In re	Robert R Mason Lannah M Mason		Case No.	
		Debtor(s)	Chapter	7
			-	

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Lannah M Mason Lannah M Mason
Date: September 25, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Robert R Mason,		Case No.	
	Lannah M Mason			
		Debtors	Chapter	7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	227,000.00		
B - Personal Property	Yes	4	85,339.14		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		405,220.54	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		65,279.66	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		61,547.07	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,601.19
J - Current Expenditures of Individual Debtor(s)	Yes	2			9,167.79
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	312,339.14		
			Total Liabilities	532,047.27	

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Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Robert R Mason,		Case No.		
	Lannah M Mason				
_		Debtors	Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	65,279.66
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	65,279.66

### State the following:

Average Income (from Schedule I, Line 16)	7,601.19
Average Expenses (from Schedule J, Line 18)	9,167.79
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,447.80

### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		136,933.54
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	56,134.96	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		9,144.70
4. Total from Schedule F		61,547.07
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		207,625.31

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B6A (Official Form 6A) (12/07)

In re	Robert R Mason,	Case No.
	Lannah M Mason	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

541 Indianwood Drive, Carol Stream, Illinois - Single Family Residence	Fee simple	J	227,000.00	342,941.75
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 227,000.00 (Total of this page)

227,000.00

Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Robert R Mason,	Case No.
	Lannah M Mason	

Debtors

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

		, , , , , , , , , , , , , , , , , , , ,		· /
	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	J	60.00
2.	Checking, savings or other financial	Chase Checking Account No. XXXXXXXXX2124	J	0.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	West Suburban Checking Account No. XXXXXX5234	J	340.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	3 Mirrors, TV, VCR, Tools, Fish Tank, Desk, Desk Chair, Mini Fridge, Couch, TV, DVD Player, TV Stand, Couch, 2 Chairs, End Table, Kitchen Table, 6 Kitchen Chairs, Chair, 2 Dressers, Desk, Chair, 4 Lamps, Bed, 2 Nightstands, TV, VCR, Couch, Grill, Lawn Tools, Lawn Mower, Bedding, Linens, Appliances, Cookware, Kitchenware & Misc. Personal Property	J	2,100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Misc. Generic Household Artwork and Paintings	J	75.00
6.	Wearing apparel.	Necessary Wearing Apparel	J	1,000.00
7.	Furs and jewelry.	Wedding Bands, Misc. Costume Jewelry	J	650.00
8.	Firearms and sports, photographic, and other hobby equipment.	Misc. Fishing Equipment	J	200.00
9.	Interests in insurance policies.	Term Life Insurance Through Employer	w	0.00
	Name insurance company of each policy and itemize surrender or refund value of each.	State Farm Universal Life Insurance Policy No. LF-XXXX-9444	w	0.00

 $Sub\text{-}Total > \\ (Total of this page) \\ \label{eq:sub-total} \textbf{4,425.00}$ 

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Robert R Mason,
	l annah M Mason

Case No.	
Cube 110.	

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
			e Farm Term Insurance Policy No. XXX-9124	Н	0.00
10.	Annuities. Itemize and name each issuer.	x			
1.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Pow	er Pact LLC 401K	W	39,727.14
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Pow	erPact, LLC5% interest in company	W	0.00
4.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			C	Sub-Tota  Fotal of this page)	al > 39,727.14

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Robert R Mason,
	Lannah M Mason

### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N Description	n and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and	2008 Ford F-150		J	18,757.00
other vehicles and accessories.	2004 Infinity G35X		J	9,000.00
26. Boats, motors, and accessories.	2006 Starcraft 2000 A	urora	W	13,430.00
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	Dog, 7 Fish		J	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	x			
		(To	Sub-Tota of this page)	al > <b>41,187.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Robert R Mason, Lannah M Mason	Debtors  SCHEDIHER DEBCONAL DROBERTY				
		SCHEDUL	Debtors  E B - PERSONAL PROPERTY  (Continuation Sheet)	Y		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	

35. Other personal property of any kind not already listed. Itemize.

Sub-Total > (Total of this page)

Total > **85,339.14** 

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

0.00

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B6C (Official Form 6C) (12/07)

In re	Robert R Mason,	Case No.
	Lannah M Mason	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled u (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)	nnder: ☐ Check if d \$136,875.	lebtor claims a homestead exe	mption that exceeds	
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Real Property 541 Indianwood Drive, Carol Stream, Illinois - Single Family Residence	735 ILCS 5/12-901	30,000.00	227,000.00	
Checking, Savings, or Other Financial Accounts, C West Suburban Checking Account No. XXXXXX5234	Certificates of Deposit 735 ILCS 5/12-1001(b)	340.00	340.00	
Household Goods and Furnishings 3 Mirrors, TV, VCR, Tools, Fish Tank, Desk, Desk Chair, Mini Fridge, Couch, TV, DVD Player, TV Stand, Couch, 2 Chairs, End Table, Kitchen Table, 6 Kitchen Chairs, Chair, 2 Dressers, Desk, Chair, 4 Lamps, Bed, 2 Nightstands, TV, VCR, Couch, Grill, Lawn Tools, Lawn Mower, Bedding, Linens, Appliances, Cookware, Kitchenware & Misc. Personal Property	735 ILCS 5/12-1001(b)	1,010.00	2,100.00	
<u>Wearing Apparel</u> Necessary Wearing Apparel	735 ILCS 5/12-1001(a)	1,000.00	1,000.00	
<u>Furs and Jewelry</u> Wedding Bands, Misc. Costume Jewelry	735 ILCS 5/12-1001(b)	650.00	650.00	
Interests in IRA, ERISA, Keogh, or Other Pension of Power Pact LLC 401K	or Profit Sharing Plans 735 ILCS 5/12-1006	39,727.14	39,727.14	
Automobiles, Trucks, Trailers, and Other Vehicles 2008 Ford F-150	735 ILCS 5/12-1001(c)	2,400.00	18,757.00	
2004 Infinity G35X	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 6,000.00	9,000.00	

Total: 83,527.14 298,574.14

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B6D (Official Form 6D) (12/07)

In re	Robert R Mason,
	Lannah M Mason

Case No.
----------

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY			
Account No. xxxx4996  American General Financial Services 7414 North Western Avenue Chicago, IL 60645-1707		w	2008  Mechanic's Lien  541 Indianwood Drive, Carol Stream, Illinois - Single Family Residence  Value \$ 227,000.00	NG ENT	A T E D		9.652.09	9.652.00
Account No. xxxxx1211  Bank of America Customer Service P.O. Box 5170 Simi Valley, CA 93062-5170		J	2003  Mortgage  541 Indianwood Drive, Carol Stream, Illinois - Single Family Residence  Value \$ 227,000.00				8,653.08 334,288.67	8,653.08 107,288.67
Account No.  Representing: Bank of America			Pierce & Associates 1 North Dearborn Street Suite 1300 Chicago, IL 60602				304,200.01	101,200.01
Account No. xxxxxxxxxx1409  Chase Auto Finance PO Box 9001083 Louisville, KY 40290-1083		J	2009  Retail Installment Contract - Motor Vehicle  2008 Ford F-150  Value \$ 18,757.00				25,980.82	7,223.82
continuation sheets attached			· · · · · · · · · · · · · · · · · · ·	Subt			368,922.57	123,165.57

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Robert R Mason,		Case No.	
_	Lannah M Mason			
-		Debtors	,	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)		H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	002H-ZGWZ	DZ LL QULDA	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx-xxxx2290			Retail Installment Contract - Purchase	7	T E D	li		
North Shore Bank 15700 West Bluemound Road Brookfield, WI 53005		w	Money 2006 Starcraft 2000 Aurora		D			
			Value \$ 13,430.00				27,197.97	13,767.97
Account No. xxx-x0634			2009					
Power Pact, LLC 401K			401K Loan					
2909 Polo Parkway Midlothian, VA 23113		w	Power Pact LLC 401K					
			Value \$ 39,727.14	1			9,100.00	0.00
Account No.								
			Value \$					
Account No.								
Account No.			Value \$	-				
Account No.	1							
			Value \$					
Sheet 1 of 1 continuation sheets atta	che	d to	)	Sub			36,297.97	13,767.97
Schedule of Creditors Holding Secured Claims (Total of this page)						ge)		13,131.31
			(Report on Summary of So		ota lule	- 1	405,220.54	136,933.54

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B6E (Official Form 6E) (12/07)

•		
In re	Robert R Mason,	Case No.
	Lannah M Mason	
_		Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ■ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Robert R Mason,		Case No.	
	Lannah M Mason			
,		Debtors ,		

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NL QU L DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) 2006 - 2008 Account No. xxx-xx-1827 Taxes Illinois Department of Revenue 0.00 **Bankruptcy Section** P.O. Box 64338 J Chicago, IL 60664-0338 4,394.00 4,394.00 Account No. xxx-xx-1827 2005 - 2008 Taxes Internal Revenue Service 9,144.70 PO Box 21126 Philadelphia, PA 19114 J 60,885.66 51,740.96 Account No. Account No. Account No. Subtotal 9,144.70 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 65,279.66 56,134.96 9,144.70 (Report on Summary of Schedules) 65,279.66 56,134.96 Case 09-36435 Doc 1 Filed 09/30/09 Entered 09/30/09 15:32:29 Desc Main Document Page 20 of 46

B6F (Official Form 6F) (12/07)

In re	Robert R Mason, Lannah M Mason		Case No.	
_		Debtors	•,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			Ţ				
CREDITOR'S NAME,	CO	Hu	usband, Wife, Joint, or Community	C	U N	ļ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	CONTINGEN	Q	F	AMOUNT OF CLAIM
Account No. xxxxxx-xx-xxx591-4			Loan	Ī	D A T E D		
Beneficial P.O. Box 9068 Brandon, FL 33509		J			D		16,117.10
Account No.	t	t	Beneficial	+	t	t	
Representing: Beneficial			P.O. Box 4153 Carol Stream, IL 60197-4153				
Account No. xxxx xxxx xxxx 5673		T	2009 & Prior Years	$\top$	T	T	
Chase P.O. Box 15298 Wilmington, DE 19850-5298		н	Periodic Purchases				2,036.14
Account No.	╁	$\vdash$	Capital Management Services, LP	+	+	+	
Representing: Chase			726 Exchange Street Suite 700 Buffalo, NY 14210				
_4 continuation sheets attached			(Total of	Sub this			18,153.24

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robert R Mason,	Case No
	Lannah M Mason	

### Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		LIQU	ISPUTED	AMOUNT OF CLAIM
Account No. xxxx xxxx xxxx 9339			2009 & Prior Years	Т	E		
Chase P.O. Box 15298 Wilmington, DE 19850-5298		w	Periodic Purchases and Balance Transfer		D		4,116.54
Account No. xxxx xxxx xxxx 6962	╁	┢	2009 & Prior Years	+	┢	╁	
Chase P.O. Box 15298 Wilmington, DE 19850-5298		н	Periodic Purchases				2,433.37
Account No.			Capital Management Services, LP				
Representing: Chase			726 Exchange Street Suite 700 Buffalo, NY 14210				
Account No. xxxx-xxxx-xxxx-2427	╀		2009		$\vdash$		
Chase P.O. Box 15298 Wilmington, DE 19850-5298		w	Periodic Purchases and Cash Advances				5,441.22
Account No. xxxx xxxx xxxx 6774	+	$\vdash$	2009 & Prior Years	+	$\vdash$		,
Citi Cards P.O. Box 6000 The Lakes, NV 89163-6000		w	Periodic Purchases				9,530.64
Sheet no. 1 of 4 sheets attached to Schedule of			1	Sub	tota	ıl	04.504
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	21,521.77

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robert R Mason,	Case No.	
	Lannah M Mason		

### Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_		·
CREDITOR'S NAME,	C O D E B T	Hus	sband, Wife, Joint, or Community	C O N T	I N	P	
MAILING ADDRESS	Ď	Н	DATE OF AIM WAS INCUIDED AND	Ň	ĮË	I S P U T E D	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	11	ľ	Ϊ́	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ű	Ţ	AMOUNT OF CLAIM
(See instructions above.)	O R	С	is subject to setort, so state.	N G E N	þ	D	
Account No. xxxx xxxx xxxx xxx1 015			2008 & Prior Years	<b>∀</b> T	UNLIQUIDATED		
	1		Periodic Purchases		D		
Dell Financial Services							
P.O. Box 4125		W					
Carol Stream, IL 60197-4125							
ouror ourcum, in our or 4125							
							592.44
Account No. xxxx xxxx xxxx 1148	1		2009 & Prior Years		t		
	1		Periodic Purchases				
Discover Card	1				1		
P.O. Box 30943	1	w			1		
Salt Lake City, UT 84130							
Sail Lake City, O1 64130							
							9,484.89
Account No.	+		Capital Management Services, Inc.		-	$\vdash$	
	1		726 Exchange Street				
Representing:			Suite 700				
Discover Card			Buffalo, NY 14210				
Account No. xxxx xxxx xxxx 0906	╁		2009 & Prior Years	+	-		
TICCOUNT TO. AAAA AAAA AAAA OOOO	1		Periodic Purchases		1		
OF Manay Bank	1		i cilculo i di cilacco		1		
GE Money Bank	1	اا			1		
PO Box 8271	1	Н			1		
Mason, OH 45040	1						
	1						
	$\perp$						2,022.95
Account No. xxxx xxxx xxxx 2719			2009 & Prior Years				
	1		Periodic Purchases		1		
GE Money Bank	1				1		
PO Box 8271	1	н			1		
	1				1		
Mason, OH 45040							
	1				1		
							1,470.22
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of				Sub	tota	ı ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				13,570.50
Creations moraling Unsecured Nonpriority Claims			(Total of	uns	paş	ge)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robert R Mason,	Case	e No
	Lannah M Mason	_	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLZGEZ	NL I QU I DAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx xxxx xxxx 7185			2009 & Prior Years	٦т	T E D		
HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084		н	Periodic Purchases				1,122.89
Account No. xxxxxxxxxxxx2124	╁		2009	+	-		1,122.03
JP Morgan Chase Bank, NA PO Box 260180 Baton Rouge, LA 70826-0180		J	Overdraft				100.00
Account No. xxx xxxx xxx374 9	╀	_	2009 & Prior Years	+	╁	-	100.00
Lowe's PO Box 981064 El Paso, TX 79998-1064		w	Periodic Purchases				5,706.29
Account No. xxx xxxx xxx518 7	1		2009 & Prior Years	+	+		,
Lowe's PO Box 981064 El Paso, TX 79998-1064		н	Periodic Purchases				834.08
Account No. xxxx0442	+	-	2009	+	$\vdash$	┡	034.00
North American Fishing Club PO Box 3528 Minnetonka, MN 55343		н	Periodic Purchases				80.94
Charten 2 of A short worked to Call 1.1 (				C <sub>1-1</sub>	<u> </u>		00.04
Sheet no. <u>3</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			7,844.20

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Robert R Mason,	Case No
	Lannah M Mason	

### Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_			T_		_	1
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	- 6	N	ľ	
	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.			2009	] ⊤	T		
Larry J. Wolfe, Ltd. 9933 Lawler Avenue Suite 208 Skokie, IL 60077		J	Services		D		427.50
Account No. x-xxxxxx4922			2009	Т			
XM Satellite Radio PO Box 33174 Detroit, MI 48232		н	Services				
							29.86
Account No.  Account No.							
Sheet no. 4 of 4 sheets attached to Schedule of Subtotal				1	457.00		
Creditors Holding Unsecured Nonpriority Claims (Total of this page)							457.36
			(Report on Summary of So		ota lule		61,547.07

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B6G (Official Form 6G) (12/07)

In re	Robert R Mason,	Case No.
	Lannah M Mason	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-36435 Doc 1 Filed 09/30/09 Entered 09/30/09 15:32:29 Desc Main Document Page 26 of 46

B6H (Official Form 6H) (12/07)

In re	Robert R Mason,	Case No.
	I annah M Mason	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

	Robert R Mason			
In re	Lannah M Mason		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENT	S OF DEBTOR A	ND SPO	OUSE		
	RELATIONSHIP(S):	A	GE(S):			
Married	None.					
Employment:	DEBTOR			SPOUSE		
Occupation	Mortgage Broker	Marketin	g			
Name of Employer	Saint Lawrence Financial, Inc.	Powerpa				
How long employed	1 month	6 years				
Address of Employer	4363 North Harlem Avenue	2909 Po				
	Norridge, IL 60706	Midlothia	ın, VA	23113-3792		
	age or projected monthly income at time case filed)			DEBTOR		SPOUSE
	ry, and commissions (Prorate if not paid monthly)		\$	2,672.00	\$	5,775.00
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	2,672.00	\$_	5,775.00
4. LESS PAYROLL DEDUC	TIONS					
a. Payroll taxes and soci			•	502.00	\$	0.00
b. Insurance	ar security		ф —	50.13	\$ —	105.14
c. Union dues			Ψ —	0.00	\$ <del></del>	0.00
d. Other (Specify):	401K loan		¢ —	0.00	\$ <del></del>	188.54
d. Other (Specify).	40 TK loan		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS		\$	552.13	\$_	293.68
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$	2,119.87	\$_	5,481.32
7. Regular income from opera	ation of business or profession or farm (Attach detailed s	tatement)	\$	0.00	\$	0.00
8. Income from real property	•		\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
dependents listed above	support payments payable to the debtor for the debtor's u	use or that of	\$	0.00	\$	0.00
11. Social security or governm (Specify):			\$	0.00	\$	0.00
(Specify).			\$ <del></del>	0.00	\$ <del></del>	0.00
12. Pension or retirement inco	ome		\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	7 THROUGH 13		\$	0.00	\$_	0.00
15. AVERAGE MONTHLY I	INCOME (Add amounts shown on lines 6 and 14)		\$	2,119.87	\$	5,481.32
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from li	ne 15)		\$	7,601	.19

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: \*Debtor's income is an average; he is paid on commission and therefore his monthly income fluctuates.

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B6J (Official Form 6J) (12/07)

	Robert R Mason			
In re	Lannah M Mason		Case No.	
		Debtor(s)		

### ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,916.27
a. Are real estate taxes included? Yes X No No No		
b. Is property insurance included? Yes X No No		201.00
2. Utilities: a. Electricity and heating fuel	\$	231.98
b. Water and sewer	\$	20.00
c. Telephone d. Other See Detailed Expense Attachment	\$	0.00 411.01
3. Home maintenance (repairs and upkeep)	\$ \$	0.00
4. Food	\$	600.00
5. Clothing	\$ <del></del>	300.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	250.00
8. Transportation (not including car payments)	\$	560.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	247.50
c. Health	\$	0.00
d. Auto	\$	117.21
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify) See Detailed Expense Attachment	\$	2,808.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	480.82
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Misc. Sundries	\$	100.00
Other Embryo Storage	\$	50.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	9,167.79
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME		
	¢	7,601.19
<ul><li>a. Average monthly income from Line 15 of Schedule 1</li><li>b. Average monthly expenses from Line 18 above</li></ul>	\$ \$	9,167.79
c. Monthly net income (a. minus b.)	\$	-1,566.60

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B6J (Official Form 6J) (12/07)

Robert R Mason

	Nobell IV Masoli			
n re	Lannah M Mason		Case No.	
		Debtor(s)	·	

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

### **Detailed Expense Attachment**

### **Other Utility Expenditures:**

Waste Disposal	\$	26.36
Comcast - Business Phone, Internet & Cable	<u> </u>	234.65
Cell Phones	\$	150.00
Total Other Utility Expenditures	\$	411.01
Specific Tax Expenditures:		
Income Taxes	\$	2,500.00
State Tax Payments	\$	308.00
Total Tax Expenditures	\$	2,808.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Robert R Mason Lannah M Mason		Case No.	
		Debtor(s)	Chapter	_7
	DECLARA	ATION CONCERNING DEBTOR'S SC	HEDULI	E <b>S</b>

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	September 25, 2009	Signature	/s/ Robert R Mason Robert R Mason Debtor
Date	September 25, 2009	Signature	/s/ Lannah M Mason Lannah M Mason Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

	Robert R Mason			
In re	Lannah M Mason		Case No.	
		Debtor(s)	Chapter	7
			•	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$70,795.65 2009 (ytd): Commissions (H) - \$19,474.83; Wages (W) - \$51,320.82 \$103,831.00 2008: Wages (H) - \$28,473.00, K-1 Wages (W) - \$75,358.00 \$129,607.00 2007: Wages (H) - \$55,764.00, K-1 Wages (W) - \$73,843.00

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE** AMOUNT

2008: IRA Distribution \$15,244.00

#### 3. Payments to creditors

None П

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Chase Auto Finance PO Box 9001083 Louisville, KY 40290-1083 DATES OF **PAYMENTS** 7/1/09. 8/10/09. 9/9/09

AMOUNT PAID

AMOUNT STILL OWING

2

\$1,472.00 \$25.980.82

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** PAID OR DATES OF

VALUE OF AMOUNT STILL PAYMENTS/

NAME AND ADDRESS OF CREDITOR

**TRANSFERS** 

**TRANSFERS** OWING

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF PAYMENT

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT PAID

AMOUNT STILL **OWING** 

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gregory K. Stern, P.C. 53 West Jackson Boulevard Suite 1442 Chicago, IL 60604 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 7/17/09, 8/7/09 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$2,000.00

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### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE DATE(S) OF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

4

TRANSFER(S) IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION JP Morgan Chase Bank, NA PO Box 260180 Baton Rouge, LA 70826-0180 TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
Money Market Savings Account ending
8305

AMOUNT AND DATE OF SALE
OR CLOSING
\$106.25 - closed 7/18/09

JP Morgan Chase Bank, NA PO Box 260180 Baton Rouge, LA 70826-0180 Money Market Savings Account ending 8289

\$350.03 - closed 7/18/09

8289

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

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### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS**  6

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	September 25, 2009	Signature	/s/ Robert R Mason
			Robert R Mason
			Debtor
Date	September 25, 2009	Signature	/s/ Lannah M Mason
		_	Lannah M Mason
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

7

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B8 (Form 8) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

	Robert R Mason			
In re	Lannah M Mason		Case No.	
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Attach additional pages if her	cessary.)
Property No. 1	
Creditor's Name: Bank of America	Describe Property Securing Debt: 541 Indianwood Drive, Carol Stream, Illinois - Single Family Residence
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. ExplainRetained and Debtor will Continue to Make	te Payments (for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt
Property No. 2	
Creditor's Name: Chase Auto Finance	Describe Property Securing Debt: 2008 Ford F-150
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain _ Retained and Debtor will Continue to Make	te Payments (for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
Claimed as Exempt	☐ Not claimed as exempt

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B8 (Form 8) (12/08)			Page 2
Property No. 3			
Creditor's Name: North Shore Bank		Describe Property S 2006 Starcraft 2000	
Property will be (check one):		<u> </u>	
■ Surrendered	☐ Retained		
If retaining the property, I intend to (  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).
Property is (check one):			
☐ Claimed as Exempt		■ Not claimed as ex	empt
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury to personal property subject to an une Date September 25, 2009  Date September 25, 2009	xpired lease.	/s/ Robert R Mason Robert R Mason Debtor /s/ Lannah M Mason	coperty of my estate securing a debt and/o
		Lannah M Mason Joint Debtor	

Case 09-36435 Doc 1 Filed 09/30/09 Entered 09/30/09 15:32:29 Desc Main Document Page 40 of 46 United States Bankruptcy Court Northern District of Illinois

	Robert R Mason			
In re	Lannah M Mason		Case No.	
		Debtor(s)	Chapter	7
			•	<u> </u>

		Debtor(s)	Chap	oter 1	
	DISCLOSURE OF COMPE	NSATION OF ATTORNEY	7 FOI	R DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Ru compensation paid to me within one year before the filibe rendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankruptcy, or ag	reed to	be paid to me, for services rendere	nd that ed or to
	For legal services, I have agreed to accept		\$	2,200.00	
	Prior to the filing of this statement I have received.		\$	2,000.00	
	Balance Due		\$	200.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed comp	ensation with any other person unless	they are	members and associates of my law	w firm.
	☐ I have agreed to share the above-disclosed compensations copy of the agreement, together with a list of the narrows.				n. A
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of the	bankru	ptcy case, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and rende</li> <li>b. Preparation and filing of any petition, schedules, stat</li> <li>c. Representation of the debtor at the meeting of credite</li> <li>d. [Other provisions as needed]</li> <li>Negotiating, preparing and filing reaffirmations and applications as needed included</li> </ul>	ement of affairs and plan which may bors and confirmation hearing, and any on and redemption agreements wi	e require adjourne th secu	ed; ed hearings thereof; red creditors, exemption plann	ing,
6.	By agreement with the debtor(s), the above-disclosed fee Representation of debtor(s) in any motion other adversary proceeding. Services rend	to dismiss for abuse, dischargabilit	y actior		any
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any s bankruptcy proceeding.	y agreement or arrangement for payme	nt to me	for representation of the debtor(s	) in
Dat	ted: September 25, 2009	/s/ Gregory K. Stern			
		Gregory K. Stern 618338	80		
		Gregory K. Stern, P.C. 53 West Jackson Bouley	ard		
		Suite 1442			
		Chicago, IL 60604	10) 407	1200	
		(312) 427-1558 Fax: (3	12) 421	-1203	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Gregory K. Stern 6183380	X /s/ Gregory K. Stern	September 25, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:	-	
53 West Jackson Boulevard		
Suite 1442		
Chicago, IL 60604		
(312) 427-1558		
Certing I (We), the debtor(s), affirm that I (we) have received	ficate of Debtor d and read this notice.	
Robert R Mason		
Lannah M Mason	X /s/ Robert R Mason	September 25, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Lannah M Mason	September 25, 2009
	Signature of Joint Debtor (if any)	Date

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Robert R Mason Lannah M Mason		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR M	<b>IATRIX</b>	
		Number of	f Creditors:	23
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credi	tors is true and correct to the	e best of my
Date:	September 25, 2009	/s/ Robert R Mason Robert R Mason		
		Signature of Debtor		
Date:	September 25, 2009	/s/ Lannah M Mason		
		Lannah M Mason		
		Signature of Debtor		

American General Financial Services 7414 North Western Avenue Chicago, IL 60645-1707

Bank of America Customer Service P.O. Box 5170 Simi Valley, CA 93062-5170

Beneficial P.O. Box 9068 Brandon, FL 33509

Beneficial P.O. Box 4153 Carol Stream, IL 60197-4153

Capital Management Services, Inc. 726 Exchange Street Suite 700 Buffalo, NY 14210

Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210

Chase P.O. Box 15298 Wilmington, DE 19850-5298

Chase Auto Finance PO Box 9001083 Louisville, KY 40290-1083

Citi Cards P.O. Box 6000 The Lakes, NV 89163-6000

Dell Financial Services P.O. Box 4125 Carol Stream, IL 60197-4125 Discover Card P.O. Box 30943 Salt Lake City, UT 84130

GE Money Bank PO Box 8271 Mason, OH 45040

HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084

Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338

Internal Revenue Service PO Box 21126 Philadelphia, PA 19114

JP Morgan Chase Bank, NA PO Box 260180 Baton Rouge, LA 70826-0180

Lowe's PO Box 981064 El Paso, TX 79998-1064

North American Fishing Club PO Box 3528 Minnetonka, MN 55343

North Shore Bank 15700 West Bluemound Road Brookfield, WI 53005

Pierce & Associates 1 North Dearborn Street Suite 1300 Chicago, IL 60602

Power Pact, LLC 401K 2909 Polo Parkway Midlothian, VA 23113 Larry J. Wolfe, Ltd. 9933 Lawler Avenue Suite 208 Skokie, IL 60077

XM Satellite Radio PO Box 33174 Detroit, MI 48232